

RICARDO MUNOZ

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Ricardo Munoz who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Ricardo Munoz is a senior at Wheat Ridge High School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Ricardo Munoz is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Ricardo Munoz for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

**CREDIT CARDHOLDERS' BILL OF RIGHTS ACT OF 2009**

SPEECH OF

**HON. JOE BACA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, April 29, 2009*

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 627) to amend the Truth in Lending Act to establish fair and transparent practices relating to the extension of credit under an open end consumer credit plan, and for other purposes:

Mr. BACA. Mr. Chairman, I rise in support of H.R. 627, the Creditcard Holders' Bill of Rights Act of 2009.

Now more than ever, working families need strong, fair lending and credit laws.

H.R. 627 curbs some of the most abusive and unfair credit card lending practices that trap consumers in an unending, costly debt.

The credit card companies' tricks and traps that are addressed by H.R. 627 have always been unfair, but in this time of growing economic uncertainty for the average family, the financial hardship can be overwhelming.

Companies should not be allowed to randomly hike the interest rate on a consumer's existing balance if they make their payments on time just because of an "anytime—any reason" clause in the contract. This practice is un-fair and un-American.

Equal access to credit is a vital step in helping racial and ethnic minority families move out of poverty, into the middle class and be given a real shot at the American dream.

Much like the targeting and discrimination that occurs with home loans, our minority communities are steered toward credit cards with the highest fees and interest rates and most complicated payment terms.

According to the National Council of La Raza, one report showed that 15 percent of African-American and 13 percent of Latino card users have cards with interest rates over

20 percent, compared to only 7 percent of White card users.

More than one-third of Latinos use their credit cards to make ends meet.

As low-income Latinos use credit cards for safet-net purposes, they are more likely to get behind in their bills and become buried in unmanageable debt.

Instead of providing relief or a financial bridge, credit cards with abusive features and practices often create vicious cycles of debt.

The passage of this bill would be a historic victory for consumers of all backgrounds and ethnicities across the country.

I urge my colleagues to support this bill and the long over due consumer protections that it provides.

**A TRIBUTE TO MATTHEW POLITE****HON. EDOLPHUS TOWNS**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. TOWNS. Madam Speaker, I rise today in recognition of Matthew Polite, a leader in his community and an inspiration to all of New York.

Matthew Polite was born in 1905 on the Island of St. Helena, off the coast of South Carolina. The only son of a former slave, Matthew understands well how freedom is a cherished gift to be used in the service of your fellow man.

Matthew Polite and his wife, Netha, were wed in 1926. They moved to Savannah, Georgia, where he worked as a baker in Whole-some Bakery. After some years, they moved again to Miami, Florida where he continued as a baker. Matthew and his family moved to New York City in 1954. There he became the Deacon for the Orange Baptist Church in the Bronx, forging a lifelong relationship with the congregation. He served the church community with honor and distinction for many years until his retirement in 1969, when he returned to his hometown in Stavenhagen, South Carolina.

Matthew Polite has since returned to New York City, surrounded by his friends and family, including his four children, nine grandchildren, twenty great grandchildren, fourteen great-great grandchildren, and two great-great-great grandchildren.

Madam Speaker, I would like to recognize Matthew Polite, a shining example of dedication to community service for all of New York.

Madam Speaker, I urge my colleagues to join me in paying tribute to Matthew Polite.

**HONORING RANDY SIEFKIN****HON. DENNIS A. CARDOZA**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. CARDOZA. Madam Speaker, I rise today to honor Randy Siefkin, a long time political icon of Modesto, California. Randy has spent a majority of his days as a Professor of Political Science at Modesto Junior College, but behind the scenes he has proven effective in getting countless candidates elected to local office.

Randy Siefkin's first hint at political interest may have been in 1952, when at age 10 he helped arrange an ice cream hour for Dwight D. Eisenhower. He furthered his hunger for politics by working on campaigns for Nixon and Rockefeller—and eventually made a career by steadfastly serving as Professor of Political Science at Modesto junior College from 1970 to 2001. From that day in 1952 right up to this very hour, Randy is actively collecting political buttons from every corner of the earth.

Thirty one years of educating students left little time for much else, but somehow Randy managed to devote himself to a number of community groups and civic organizations. Ranging from serving on the Board for the Muir Trail Girl Scouts to directing the Modesto Film Society to participating with North Modesto Rotary, Randy has shown a genuine devotion to his community.

Politics and civic duties have not only been a passion for Randy, but his family is equally devoted to giving back as well. Randy Siefkin is married to Stanislaus County Superior Court Judge Susan J. Siefkin and they have two children—Nelson, a Cultural Resources Specialist for the National Park Service, and Kristen, a Public Relations professional.

Madam Speaker, it is an absolute honor to share a little bit about Randy Siefkin and to thank him for his selfless devotion to his family, his community, and his country.

JOEY MEYER

**HON. ED PERLMUTTER**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Joey Meyer who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Joey Meyer is an 8th grader at North Arvada Middle School and received this award because his determination and hard work have allowed him to overcome adversities.

The dedication demonstrated by Joey Meyer is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Joey Meyer for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt he will exhibit the same dedication he has shown in his academic career to his future accomplishments.

**MEDIA EXAGGERATE PRESIDENT'S APPROVAL NUMBERS****HON. LAMAR SMITH**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. SMITH of Texas. Madam Speaker, in their stories assessing President Obama's first 100 days in office, the national media have been quick to tout the President's supposedly high approval rating.

But the facts are otherwise.

A Rasmussen poll released yesterday showed the President's approval rating at 55 percent and his disapproval rating at 43 percent.

Fewer than half of voters say the President is doing a good job handling the economy.

And only a third of voters think the President is governing on a bi-partisan basis.

These are hardly impressive figures.

The fact is that many Americans are not happy with the direction of the country under President Obama.

The national media should take a break from patting the President on the back and report the facts objectively.

#### RECOGNIZING THE OUTSTANDING ACHIEVEMENTS OF CARLOS V. MEJIA

##### HON. HENRY CUELLAR

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. CUELLAR. Madam Speaker, I rise today to recognize Mr. Carlos Mejia for his dedication to the Laredo community and the State of Texas. Mr. Mejia has given so much of his time and effort in order to make his community a better place.

After graduating from Texas A&M in 1963, Mr. Mejia attended the University of Southern California where he earned his Master of Science Degree in Civil Engineering. In 1978, he became the City Engineer for the city of Laredo, Texas. He served this post until 1981 and has since then been instrumental in many of Laredo's major infrastructure projects. He was the civil engineer for the design of the main runway, parallel taxi ways, airplane parking apron, and all landslide improvements for the Laredo International Airport. He was also the lead civil engineer for the preparation of the Master Plan for Texas A&M International University.

His constant dedication to his work and his community have led Mr. Mejia to be honored with the Community Partner of the Year Award for 2008 presented by Habitat for Humanity. Just this past year he was selected to the Laredo Junior Achievement Hall of Fame for 2009.

Madam Speaker, please join me in honoring a great resident of Laredo and a great American in Mr. Carlos Mejia. Through his hard work and tireless dedication Laredo has seen significant improvements over the years and for that we recognize you today Mr. Mejia.

ANGELICA PEREA

##### HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Angelica Perea who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Angelica Perea is an 8th grader at North Arvada Middle School and received this award

because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Angelica Perea is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Angelica Perea for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

#### HONORING CHARLOTTE WILLIAMS CONABLE

##### HON. CHRISTOPHER JOHN LEE

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. LEE of New York. Madam Speaker, it is with great pride that I rise today to honor one of my most prestigious constituents, Charlotte Williams Conable. A longtime resident of Alexander, New York, Charlotte has made it her life's work to advance the status of women around the world.

A longtime advocate of women's rights, Charlotte enlisted in the women's studies masters' program at George Washington University as an adult student. It was during her time there that she wrote *Women at Cornell: The Myth of Equal Education*, a novel that explores the origins of coeducation and discusses the role Cornell University had in bringing women into the collegiate system. In 1981, Charlotte penned another book, *Older Women: The Economics of Aging*. As a graduate of Cornell University, Charlotte was one of only a few women who went on to earn a position on Cornell's prestigious Board of Trustees. Due to her extensive work in the literary field, Charlotte rightfully earned a spot in *Feminists Who Changed America*, 1963–1975.

As the wife of the late Congressman and World Bank president Barber Conable, Charlotte spent her life with a man who was voted by his colleagues the "most respected" member of Congress. Charlotte often accompanied Barber on his trips all over the world. She served as his eyes and ears, often splitting up from the group in order to give Barber a more accurate description of the conditions on the ground.

On May 9, 2009, Charlotte will be recognized by the YWCA of Genesee County as a Fabulous Female for her lifetime achievement. As a lifetime supporter of the local YWCA, Charlotte will become a recipient of the very award she is receiving. She is certainly deserving of this high honor.

Madam Speaker, in recognition of the lifetime achievements of Charlotte Williams Conable, I ask this Honorable Body to join me in honoring Charlotte Williams Conable for her dedication to furthering the equality of women throughout the world.

WHITNEY NELSON

##### HON. ED PERLMUTTER

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. PERLMUTTER. Madam Speaker, I rise today to recognize and applaud Whitney Nelson who has received the Arvada Wheat Ridge Service Ambassadors for Youth award. Whitney Nelson is an 8th grader at Oberon Middle School and received this award because her determination and hard work have allowed her to overcome adversities.

The dedication demonstrated by Whitney Nelson is exemplary of the type of achievement that can be attained with hard work and perseverance. It is essential that students at all levels strive to make the most of their education and develop a work ethic that will guide them for the rest of their lives.

I extend my deepest congratulations once again to Whitney Nelson for winning the Arvada Wheat Ridge Service Ambassadors for Youth award. I have no doubt she will exhibit the same dedication she has shown in her academic career to her future accomplishments.

#### HONORING MARYLAND AND MASONIC HOME

##### HON. C.A. DUTCH RUPPERSBERGER

OF MARYLAND

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 4, 2009*

Mr. RUPPERSBERGER. Madam Speaker, I rise before you today to honor the Maryland Masonic Home on the celebration of its 75th Anniversary as a retirement community for Master Masons and their families.

The Maryland Masonic Home has provided exceptional service to its residents since 1934. After purchasing the property called Bonnie Blink, the Masons converted the farm and mansion into the Maryland Masonic Home. It was created as a housing facility for Masons and their families who were either elderly, or of declining health.

The Masonic Home has grown over the years from a simple dormitory, to an active community with a wide range of services. From dining rooms and recreational facilities, to health care practices and scheduled activities, that Masonic Home presents opportunities for its residents to maintain a vibrant lifestyle. For the past week, the Maryland Masonic Home has been celebrating this truly remarkable milestone with various events and activities for its residents.

Over the last 75 years, they have lived up to their mission, "To provide excellent care in a safe, affordable, dignified, quality environment for eligible Masons and their families, in keeping with Masonic Principles, providing for expansion, while maintaining financial viability."

Madam Speaker, I ask that you join with me today to honor the Maryland Masonic Home on the celebration of its 75th Anniversary. As a fellow Mason, it is with great pride that I congratulate the entire organization on this incredible accomplishment.